

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5371

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I would like to make sure that online brokers who are not engaged to manage your accounts and only provide security ratings are not included in this rule. Schwab is a good example, catering to customers who want a fiduciary to manage their assets and provide advice or just a trading platform for those who are comfortable managing their assets. Options help limit risk in IRA accounts when used correctly and should not be restricted further.